

Homeowners Worksheet

At USMortgages, we Strive to ensure that our borrowers receive the best loan tailor made for their unique situation. By listening to our clients we are better able to offer products that best fit their needs and situation.

While no method is foolproof we have found that by asking these basic questions our loan specialists can better offer a selection of loans that will provide the most benefit to you, our valued client(s).

Please review the question and answer honestly, as this tool is ineffective if the answers are not accurate.

- 1) How many homes have you lived in, in the last 10 years? 1 2 3 4 or more
- 2) Could you ever be transferred to a new location with your current employer? Yes No
- 3) How long have you been in the industry you are currently in? <1yr 1-2yrs 2-5yrs 5yrs+
- 4) Do you have children between the ages of 13-18? Yes No
- 5) Have you had any credit difficulties in the last 5-7 yrs? Yes No
- 6) Do you have any plans on major purchases in the next 1-2 yrs? (auto, boat, 2nd home etc) Yes No
- 7) Do you have any plans on changing professions in the next 1-2 yrs? (will not affect this loan) Yes No
- 8) Do you have any plans on starting your own business in the next 1-2 yrs? (will not affect loan) Yes No
- 9) Do you prefer the security of a fixed loan even with a higher payment? Yes No
- 10) What is the most important goal(s) you are trying to achieve with this loan? Lower Payment, fixed rate, lower rate, consolidate debt, get cash, shorter term, purchase a home, other _____
- 11) Can you fully document your income? Yes No
- 12) If No to # 11 and S.E. can you provide business bank statements for the last 12-24 months? Yes No
- 13) Would you be open to suggestions that may be different from your initial thoughts but fit your answers to the above questions best? Yes No

Borrower Name _____ Date _____

Borrower Signature _____

Co Borrower name _____ Date _____

Co Borrower Signature _____